

California Student Aid Commission APLE Stakeholders Teleconference February 23, 2009



- **A**ssumption
- **P**rogram
- **L**oans
- **E**ducation



California Teacher Shortage



- Cost of higher education is rising, coupled with a shift in available financial aid from scholarships and grants to loans, making loan repayment options an important consideration



APPLE

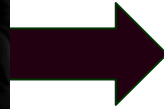


- APPLE is a teacher incentive program designed to encourage
 - students to become California teachers in designated subject areas and schools where there is a critical teacher shortage
 - Credentialed teachers with outstanding student loan debt to continue teaching in public schools ranked in the lowest two deciles on the Academic Performance Index (API)
- APPLE assumes up to **\$19,000*** in outstanding educational loan balances in return for teaching in a California K-12 public school for four (4) consecutive years.

*Includes Bonuses

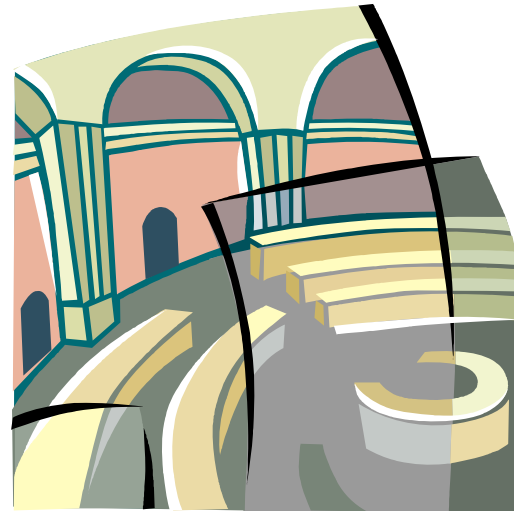


Intent of Program



Senate Bill 1158

- Added Additional Leave of Absence (LOA) provisions
- Allows Part-time employment
- Changes Eligibility for Bonuses



Senate Bill 1158 Continued



- Discontinued the Out of State APLE program for new participants
- Reduces number of District Intern allocations to 100
- Allows up to 400 Credentialed teachers to participate effective 09/10 application year



Stakeholders Role



- Provide Guidance and Expertise
- Assist in establishing a program that is administratively functional and beneficial to the target student population



Changes Effective 1/01/09

- Program requirements and benefits will remain the same for participants who signed a LAA prior to 1/01/09
- Participants who signed a LAA on or after 01/01/09 will sign a LAA with new program requirements



Leave of Absence (In school)

Enter Program before 1/01/09

- Not allowed



Enter program after 1/01/09 allowed for:

- serious illness, pregnancy, or other natural causes
- active military duty status
- natural disaster



Leave of Absence

Prior to 1/01/09

- One year maximum LOA
- LOA was only allowed for serious illness, pregnancy, or other natural causes

After 1/01/09

- LOA 1 calendar yr but may be extended by the Commission on a case by case basis
- LOA extended for military, layoff, reassignment, other reasons beyond control of participant, as determined by CSAC



Renewal Verification Form



- Verification that the participant does not owe a refund on any state or federal educational grant or has not defaulted on any student loan



Reallocation Summary Form

Nominees shall be listed in priority order

- **1st:** Mathematics, Science, or Special Education Credential
- **2nd:** Federal Subsidized loans or other need-based loans

If additional awards are available, more applicants will be selected starting with the first person on the Reallocation Summary Form



Priority for Credentialed Teachers

- **1st:** Mathematics, Science, or Special Education Credential
- **2nd:** Federal Subsidized Loan or other need-based student loan
- **3rd:** Highest number of years teaching at a public school in the lowest two deciles on the API
- **Tiebreaker:** Earliest date received completed application



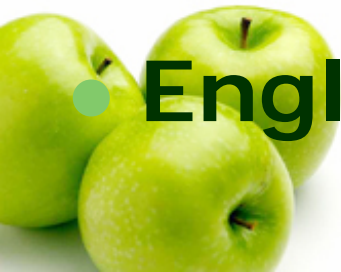
Example Applicant Pool

● History	Sub	4 yrs
● Math	Unsub	10 yrs
● Special Education	Sub	1 yr
● History	Sub	8 yrs
● Science	Unsub	7 yrs
● English	Sub	3 yrs
● Special Education	Sub	2 yrs



Example Selection Order

- **Special Education Sub** 2 yrs
- **Special Education Sub** 1 yr
- **Math** Unsub 10 yrs
- **Science** Unsub 7 yrs
- **History** Sub 8 yrs
- **History** Sub 4 yrs
- **English** Sub 3 yrs



Part-Time teaching



Prior to 1/01/09

- Not allowed

After 1/01/09

- Participants may teach full-time or part-time



Activate Award within 36 months

Prior Regulations

- Participants would be withdrawn if they did not provide qualifying teaching service with 36 months of credential date

Proposed Regulations

- Participants required to provide qualified teaching service within 36 months of credential date but can apply for an LOA if meet criteria



Math Science & Special Education Bonuses

Prior to 1/01/09

- \$1,000 of additional loan assumption benefits per year
- \$1,000 after each qualifying year of teaching service in these subject areas in a low-performing school in the lowest 20th percentile on the API

After 1/01/09

- \$1,000 after each qualifying year of teaching service in these subject areas in a low-performing school in the lowest 60th percentile of the API
- \$1,000 after each qualifying year of teaching service in these subject areas in a low-performing school in the lowest 20th percentile of the API



Payment to Participant

- Any overpayment generated on the participant's student loan account due to a payment made by the Commission shall be returned to the Commission
- The Commission will research if the participant has any other outstanding loans eligible for repayment and shall send a lump payment the next eligible lender
- If the participant does not have any other loans eligible for repayment, the credit will be issued directly to the participant



Questions



Clarita Cortez

(916) 464-2946

ccortez@csac.ca.gov

Kathy Spencer

(916) 464-3021

kspencer@csac.ca.gov

